



Federal Deposit Insurance Corporation
550 17th Street NW, Washington, D.C. 20429-9990

Financial Institution Letter
FIL-9-2020
February 13, 2020

Home Mortgage Disclosure Act (HMDA): FFIEC Issues 2020 Version of *A Guide to HMDA Reporting: Getting It Right!*

Summary: The Federal Financial Institutions Examination Council (FFIEC) has issued the 2020 edition of *A Guide to HMDA Reporting Getting It Right!* for Home Mortgage Disclosure Act-related data collected in 2020 and reported in 2021. This compliance resource can help financial institutions better understand HMDA requirements, including the data collection and reporting provisions.

Statement of Applicability to Institutions with Total Assets under \$1 Billion: This Financial Institution Letter applies to all FDIC-supervised institutions covered by HMDA based on the asset threshold and other conditions stated in the Consumer Financial Protection Bureau's Regulation C.

Statement of FIL Rescission Date: This Financial Institution Letter will retire to inactive status one year after the date of its issuance, on February 13, 2021.

Suggested Distribution:

FDIC-Supervised Institutions

Suggested Routing:

Chief Compliance Officer
Chief Lending Officer

Related Topics:

[Home Mortgage Disclosure Act Regulation C, Home Mortgage Disclosure CFPB Final Rule, Home Mortgage Disclosure \(Regulation C\), 84 FR 57946](#)

Attachment:

[A Guide to HMDA Reporting: Getting It Right! \[Edition Effective January 1, 2020\]](#)

Contact:

Jamie Goodson, Senior Policy Analyst,
(202) 898-6685 or jagoodson@fdic.gov

Jessica Thurman, Senior Examination Specialist,
(202) 898-3579 or jthurman@fdic.gov

Note:

[Access FDIC Financial Institution Letters \(FILs\) on the FDIC's website.](#)

[Subscribe to receive FILs electronically.](#)

Paper copies of FDIC FILs may be obtained through the FDIC's Public Information Center, 3501 Fairfax Drive, E-1002, Arlington, VA 22226 (1-877-275-3342 or 703-562-2200).

Highlights:

- The FFIEC's *A Guide to HMDA Reporting: Getting It Right!* summarizes key provisions of HMDA and its implementing regulation, Regulation C. The FFIEC is issuing the 2020 edition of the *Getting It Right* guide, which applies to data HMDA requires covered institutions to collect in 2020 and report to supervisory agencies by March 1, 2021.
- Revisions to the 2020 edition are technical in nature. The 2020 edition presents information to aid HMDA compliance in the event of a merger or acquisition, and it updates the appendices to reflect recent amendments to Regulation C made by the Consumer Financial Protection Bureau (CFPB).
- The CFPB's amendments to Regulation C implement and clarify partial exemptions from reporting established by the Economic Growth, Regulatory Relief, and Consumer Protection Act. These exemptions are available to certain institutions that are eligible based on the number of mortgages they originate and their Community Reinvestment Act ratings.
- The regulatory amendments also extend a temporary increase in the HMDA coverage threshold with respect to open-end lines of credit. The temporary threshold of at least 500 lines of credit in each of the preceding two calendar years remains in effect for 2020 and 2021.